



## More reasons to choose MassMutual Radius Choice coming soon

### *Preview upcoming product enhancements and transition rules*

As of March 20, MassMutual's flagship Radius Choice disability income (DI) insurance product will include more competitive pricing and occupation classes, greater flexibility for future coverage increases, more competitive contract language, and other underwriting enhancements.

These updates will be available on new-issue Radius Choice policies in all jurisdictions except California, the District of Columbia, and New York. The updates will not be available for MassMutual Income Protection Option (MMIPO) policies.

### **More competitive pricing and occupation classes**

MassMutual has reviewed all occupation classes and pricing to be more competitive:

- **Premiums for some occupation classes will be adjusted** to more closely align with competitors.
- There will be a **new 5A/3 occupation class**.
- **Unisex premiums will be adjusted** to use a 60/40 blend of male/female rates.
- **Extended Partial Disability Benefits Rider premiums will be more consistent** across ages and occupation classes.

## Greater flexibility for future coverage increases

- **Future Insurability Option (FIO) pool limits and amount available post-issue** will increase. The FIO underwriting guidelines will change for all Radius Choice policies, FIO pool limits on new business, and when exercising a FIO increase.<sup>1</sup>
- **Benefit Increase Rider enhancements** will allow off-anniversary increases in defined scenarios.

## More competitive contract language

Updates:

- **Own Occupation Rider.** The definition of "Occupation" will include language for medical/dental specialties.
- **Exclusions and Normal Pregnancy Endorsement.** This new endorsement will clarify disabilities excluded from coverage, update the definition of Sickness, and define Complications of Pregnancy.<sup>2</sup>
- **Maximum Benefit Period Endorsement (MBPE).** This new endorsement, available for new business at an additional cost, will remove the 24-month Mental Disorder Limitation from the policy. If MBPE is attached to the policy, benefits for a Disability caused or contributed to by a Mental Disorder will have the same Maximum Benefit Period as any other Disability. MBPE cannot be removed once the policy is in force.<sup>3</sup>

## Additional underwriting enhancements

These enhancements and the aforementioned FIO Rider updates will apply to the new or current Radius Choice, where the new version is not available:

- **Catastrophic Disability Benefits Rider maximum issue limit** will increase from \$12,000 to \$15,000.
- **The tax factor will change from 25% to 30%.** As an example, when the group long-term disability (GLTD) plan is employer pay and the insured is paying 100% of the individual DI insurance premium, the employer pay GLTD can be converted to a non-taxable benefit. Multiply the GLTD benefit by .70 and use the non-taxable table, which will allow a higher eligible benefit amount.
- **The Automatic Benefit Increase (ABI) rider will be available with Replacement Ratios greater than 60%** when illustrating coverage with underlying GLTD.

## Transition rules and resources

For states where the new version of Radius Choice will be available at launch, which includes all states except California, the District of Columbia, and New York:

- **As of March 1, sales illustrations and marketing materials** for the new Radius Choice will be available.
- **By March 19, applications for the current version of Radius Choice must be signed.** The existing product will no longer be available for sale after March 19.
- **On or after March 20, applications for the new Radius Choice will be available.** Applications signed on or after March 20 must be for the new version of Radius Choice.

Additional guidelines will be available soon.

### Key resources launching March 1:

- Client- and producer-use marketing material.
- Sales illustrations.
- Updated DI reference manual.

Prior to March 1, contact your MassMutual Brokerage director for answers to questions and case design help.

**As of March 20, when Radius Choice enhancements take effect, Radius policyholders will no longer be able to add new riders on inforce policies.<sup>4</sup>**

This does not impact contractual rights to increase coverage under the Radius policy (Right to Apply) or under any riders that may have been elected—for example, FIO and ABI.

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<sup>1</sup> New limits are only available with Radius Choice FIO. The combination of base benefit and FIO pool never will exceed the maximum issue limit. New exercisable amount limits will be available with Radius Choice FIO.

<sup>2</sup> Exclusions and Normal Pregnancy Endorsement will not reference “Complications of Pregnancy” in Montana.

<sup>3</sup> MBPE is not available to all occupations (refer to the updated DI reference manual) and is subject to home office approval, except in Vermont where it is required by law on all policies with a Benefit Period greater than two years.

<sup>4</sup> Does not apply to California Radius policies issued on a Guaranteed Standard Issue (GSI) basis through Worksite. Radius Choice (policy form #XLIS-RC-15 et al. and ICC15-XLIS-RC in certain states including North Carolina) is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.